

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Ruth A. Isaac**  
*Debtor(s)*

Case No. 18-10963-TPA  
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

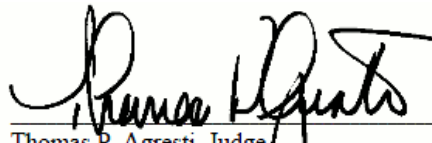
**AND NOW**, this *The 2nd of December, 2020*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Ruth A. Isaac  
Debtor(s)

Case No. 18-10963-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar

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Date Rcvd: Dec 02, 2020

Form ID: 309

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2020:**

Recip ID	Recipient Name and Address
db	+ Ruth A. Isaac, 725 East 13th Street, Erie, PA 16503-1443
14918406	Bayview Loan Servicing, P O BOX 650091, Dallas, TX 75265-0091
14918410	+ Equitable Acceptance Corp, 1200 Ford Road, Hopkins, MN 55305-1616
14918411	+ Erie County Tax Claim Bureau, 140 W. 6th Street RM 110, Erie, PA 16501-1073
14918413	+ Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14940116	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 03 2020 05:28:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
14918407	EDI: CAPITALONE.COM	Dec 03 2020 05:43:00	Capital One, P O BOX 71083, Charlotte, NC 28272-1083
14934228	EDI: CAPITALONE.COM	Dec 03 2020 05:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14918408	EDI: WFNNB.COM	Dec 03 2020 05:43:00	Comenity - Boscov's, P O BOX 659622, San Antonio, TX 78265-9622
14918409	+ Email/Text: electronicbkydocs@nelnet.net	Dec 03 2020 05:27:00	Dept of Ed/Nelnet, 121 S. 13th Street, Lincoln, NE 68508-1904
14931879	EDI: AGFINANCE.COM	Dec 03 2020 05:43:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14918414	EDI: AGFINANCE.COM	Dec 03 2020 05:43:00	One Main Financial, Summit Town Center, 7200 Peach Street Suite 430, Erie, PA 16509-4759
14952781	EDI: PRA.COM	Dec 03 2020 05:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14919376	+ EDI: PRA.COM	Dec 03 2020 05:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14942570	Email/PDF: resurgentbknofications@resurgent.com	Dec 03 2020 05:15:12	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14951328	EDI: Q3G.COM	Dec 03 2020 05:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14918416	+ EDI: RMSC.COM	Dec 03 2020 05:43:00	Synchrony Bank - Walmart, P O BOX 965024, Orlando, FL 32896-5024
15006128	EDI: ECMC.COM		

District/off: 0315-1

User: jmar

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Dec 03 2020 05:43:00

US Department of Education, PO Box 16448, St Paul MN 55116-0448

TOTAL: 13

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14918412	##	FNB Consumer Discount, 2501 W. 12th Street, Erie, PA 16505-4527
14918415	##	Regency Finance Comp., P O Box 607, Warren, PA 16365-0607

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Tina M. Fryling	on behalf of Debtor Ruth A. Isaac tinafryling@gmail.com tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 4